MERIDIAN BANK

1988 1989	WIERIDI	AN BANK					
Community Com						Number of Insured	
Secretary Sec		CPP Disburse	CPP Dishursement Date		Cert		
Selected balance and off-balance sheet items							
Selection control con		02/13/	2003	3,,	.,	-	
Ameth	Selected halance and off-halance sheet items	201	11	20:	12	%chg from prev	
Same	Selected balance and on-balance sheet items	\$ mill	ions	\$ mill	lions	weng from prev	
Society Soc	Assets		\$402		\$444	10.6%	
Seal	Loans		\$349		\$393	12.4%	
Some requiry	Construction & development		\$30		\$28	-6.6%	
Section Sect	Closed-end 1-4 family residential		\$62		\$88	41.2%	
Seconstance	Home equity		\$84		\$90	6.8%	
Commercial As Industrial	Credit card Credit card		\$0		\$0		
Description of contract Sept Se	Other consumer		\$1		\$1	-15.9%	
Dursied commitments	Commercial & Industrial		\$66		\$78	19.1%	
Securities (Securities (Secu	Commercial real estate		\$90		\$89	-0.6%	
Securities (Securities (Secu							
Montagap-basked securities (GSE and private issue) 56 57 122						13.9%	
Seed to a december Seed							
S15 S18 S22 Code & S21 S25 S2							
Cash & balances due S21 S9 -93:							
Secidential mortgage originations						22.8%	
Cased-and mortagage originated for soile (quanter) 50 5180	Cash & balances due		\$21		\$9	-59.2%	
Cosed-and mortgage originated for saile (quanter) 50 5180	Residential mortgage originations						
Conserved MELOC originated for sale (quarter) S0 S174			\$n		\$180		
Cosed-end mortgage originations sold (quarter) So S174							
Deposits Sales S							
Liabilities							
Deposits S344 S369 7.0	Open ChanE200 originations sola (quarter)		ÇO		ÇO		
Total other borrowings	Liabilities		\$368		\$407	10.6%	
Fill B advances	Deposits		\$344		\$369		
Equity capital at quarter end \$34 \$37 \$10. Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 \$0 \$1 Performance Ratios Tier 1 leverage ratio \$8.7% \$8.5% \$8.5% \$10.5% \$8.5% \$10.5% \$8.5% \$10.5	Total other borrowings		\$20		\$28		
Equity capital at quarter end \$34 \$37 10.2 Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 \$0 \$1 Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio \$8.7% \$8.5% \$1.15% \$8.8% \$10.5% \$1.15% \$10.5% \$11.15% \$10.2% \$1.15% \$10.2	FHLB advances		\$20		\$28	42.3%	
Equity capital at quarter end \$34 \$37 10. Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0							
Stock sales and transactions with parent holding company (cumulative through calendar year) So So In			624		627	40.40(
Performance Ratios Tier 1 leverage ratio							
Tier 1 leverage ratio 8.7% 8.5% Tier 1 risk based capital ratio 9.1% 8.8% Total risk based capital ratio 10.8% 10.5% Return on equity¹ 12.5% 11.1% Return on assets¹ 1.1% 0.9% Net interest margin¹ 4.5% 4.2% Coverage ratio (IALLI-Alloc transfer risk)/Noncurrent loans)} 84.9% 58.1% Loss provision to net charge-offs (qtr) -22.7% 33.1% Net charge-offs to average loans and leases¹ 0.0% 0.4% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.0% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Ind	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0	NA NA	
Tier 1 leverage ratio 8.7% 8.5% Tier 1 risk based capital ratio 9.1% 8.8% Total risk based capital ratio 10.8% 10.5% Return on equity¹ 12.5% 11.1% Return on assets¹ 1.1% 0.9% Net interest margin¹ 4.5% 4.2% Coverage ratio (I/ALLI-Alloc transfer risk)/Noncurrent loans)} 84.9% 58.1% Loss provision to net charge-offs (qtr) -22.7% 33.1% Net charge-offs to average loans and leases¹ 0.0% 0.4% ¹ Quarterly, annualized. *** ****	Performance Ratios						
Total risk based capital ratio 10.8% 10.5% Return on equity 12.5% 11.1% Return on assets 1.1% 0.9% Net interest margin 4.5% 4.2% Coverage ratio {(IALLL+Alloc transfer risk)/Noncurrent loans)} 84.9% 58.1% Loss provision to net charge-offs (qtr) 2-20.7% 33.1% Net charge-offs to average loans and leases 0.0% 0.4% Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Quarterly, annualized. 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.4% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%			8.7%		8.5%		
Return on equity¹ 12.5% 11.1% Return on assets¹ 1.1% 0.9% Net interest margin¹ 4.5% 4.2% Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)} 84.9% 58.1% Loss provision to net charge-offs (qtr) -220.7% 33.1% Net charge-offs to average loans and leases¹ 0.0% 0.4% ² Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.4% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%	Tier 1 risk based capital ratio		9.1%		8.8%		
Return on assets 1.1% 0.9% Net interest margin 4.5% 4.2% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	Total risk based capital ratio		10.8%		10.5%		
Net interest margin 1 4.5% 4.2% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 84.9% 58.1% Loss provision to net charge-offs (qtr) -220.7% 33.1% Net charge-offs to average loans and leases 1 0.0% 0.4% 1 Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.4% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%	Return on equity ¹		12.5%		11.1%		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) -220.7% 33.1% Net charge-offs to average loans and leases 0.0% 0.4% Quarterly, annualized.	Return on assets ¹		1.1%		0.9%		
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases¹ Ouw Outstard, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Outstard Credit card Outstard	Net interest margin ¹		4.5%		4.2%		
Net charge-offs to average loans and leases¹ 0.0% 0.4% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%	Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}		84.9%				
Net charge-offs to average loans and leases¹ 0.0% 0.4% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%	Loss provision to net charge-offs (qtr)		-220.7%				
Noncurrent Loans Gross Charge-Offs			0.0%		0.4%		
Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.4% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.4% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%		<u>'</u>					
Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.4% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.4% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%							
Construction & development 6.2% 7.9% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 1.7% 0.0% 0.4% Home equity 0.2% 0.2% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.4% 0.0% Commercial & industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%							
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Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.4% 0.0% Commercial & Industrial 0.3% 0.3% 0.0% 0.0% Commercial real estate 1.2% 4.6% 0.0% 0.1%	· ·						
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Commercial real estate 1.2% 4.6% 0.0% 0.1%							
						-	
Total loans 1.5% 2.1% 0.0% 0.1%							